



November 24, 2020

Mr. James Boles
6504 North Lansing Avenue
Tulsa, Oklahoma 74126

RE: Claim Number: 1049764

Dear Mr. Boles,

At your request, we are writing to confirm the coverage decision communicated to you on October 8, 2020 for the claim reported under your vehicle service contract.

A review of the photos of the cylinder head submitted showed the presence of carbon build up over time is the reason the valves are not sitting correctly. The video of the timing chain submitted by Abbott Automotive show the timing chain is tight and no failure which could have bent the valves.

Please refer to Section D of your contract, which states:

D. EXCLUSIONS

The following items are NOT covered by this CONTRACT:

2. MECHANICAL BREAKDOWN OR FAILURE:

m. DUE TO CONTINUED OPERATION AND FAILURE TO PROTECT THE VEHICLE FROM FURTHER DAMAGE ONCE A MECHANICAL BREAKDOWN OR FAILURE HAS OCCURRED;

p. RESULTING FROM OVERHEAT, ENGINE SLUDGE, CARBON, PRE-IGNITION, DETONATION, VARNISH, RUST, CORROSION, FOREIGN OBJECTS, DIRT, DUST, LIQUID, CRACKED RUBBER / NEOPRENE PARTS, DRY-ROT, ROAD CHEMICALS, ABUSE, ALTERATION, OR LACK OF PROPER AND NECESSARY AMOUNTS OF COOLANT, FUEL, FLUIDS OR LUBRICANTS;

1597 Cole Boulevard | Suite 200 | Lakewood CO 80401-3418

Phone: 800.531.1925 | Fax: 303.420.7543

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Exhibit 5



Mr. James Boles
November 11, 2020
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Based upon the above exclusions, your contract does not provide coverage for your claim.

If you should have any additional information for our consideration, please contact us at 1-800-531-1925.

Sincerely,

American Auto Shield
Claims Department

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